IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s)

Jagdeep Singh Sahota, et al.

Application No.

10/642,878

Date of Filing

August 18, 2003

Title

METHOD AND SYSTEM FOR GENERATING A DYNAMIC

VERIFICATION VALUE

Art Unit

3693

Confirmation No.

3312

Examiner

Paul W. Shumate

Customer No.

65357

Attorney Docket No.

P-15100US (930676.00150)

RESPONSE TO OFFICE ACTION

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed October 3, 2008, please consider the Amendments and Remarks, filed contemporaneously with a Request For Continued Examination (RCE), and beginning on the following pages.

Amendments to the Claims begins on page 2 of this paper; and

Remarks begin on page 11 of this paper.